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APPLICANTS: James H. Wolfston, Jr., et al.

EXAMINER: Ojo O. Oyebisi

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TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

In response to the January 7, 2010, Office Action, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office on April 30, 2010.

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